

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/6/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gary Thomas Crooks 4858 Rt 322, Apartment 3 Reynoldsville, PA 15851	Annette Marie Crooks 340 E. Main Street, Suite 1 Reynoldsville, PA 15851
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Case Number: 09-10407-WWB	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-2393 xxx-xx-5494
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Attorney for Debtor(s) (name and address): Jeffrey Wayne Ross Harold Shepley & Assoc. 485 Berlin Plank Road Somerset, PA 15501 Telephone number: 814-444-0500	Bankruptcy Trustee (name and address): Tamera Ochs Rothschild 314 South Franklin Street Suite A Titusville, PA 16354 Telephone number: 814-827-2760
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Meeting of Creditors

*****Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting*****

Date: **April 21, 2009**

Time: **11:00 AM**

Location: **Courtroom No. 2, Clarion County Courthouse, Main Street, Clarion, PA 16214**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 6/22/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
U.S. Courthouse, Room B160
17 South Park Row
Erie, PA 16501
Telephone number: 814-464-9740

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

For the Court:

Clerk of the Bankruptcy Court:
John J. Horner

Date: 3/9/09

The United States Trustee, Region3, appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	The Court has an electronic filing system. Attorneys must follow the Court's local rules and procedures governing the manner in which documents must be filed. Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Photo ID/Delays	For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

Refer to Other Side for Important Deadlines and Notices

A hearing on a reaffirmation agreement will be fixed only upon request by motion.

A list of creditors can be obtained from the Clerk's Office, U.S. Courthouse, Room B160 17 South Park Row, Erie, PA 16501. For copies, call (814)464-9740.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA** 7
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In re:

Bankruptcy Case No.: 09-10407-WWB
Chapter: 7

Gary Thomas Crooks
Debtor(s)

Annette Marie Crooks

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual debtor to file a statement regarding completion of a course in personal financial management within 45 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case; and

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby ordered that this case shall be closed without entry of a discharge on the 60th day after the first date set for the meeting of creditors unless, within the 45 days after the first date set for the meeting of creditors, the debtor files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 23, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 45 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: March 9, 2009

Warren W. Bentz
Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 45 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 23). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).